

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian Michael Chatfield
Debtor

Case No. 22-01061-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 12, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db	+ Brian Michael Chatfield, 118 S Park St, PO Box 191, Richland, PA 17087-0191
5478867	+ Lebanon Fcu, 300 Schneider Dr, Lebanon, PA 17046-4811
5478871	+ Stein & Eisenberg PC, 1581 MAIn Street, Suit 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5478866	+ EDI: CAPITALONE.COM	Jun 12 2025 22:40:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5479877	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2025 18:48:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5489386	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 12 2025 18:43:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096
5478868	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 12 2025 18:43:00	Nationstar Mortgage dba Mr Cooper, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
5478869	EDI: PRA.COM	Jun 12 2025 22:40:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5483262	EDI: PRA.COM	Jun 12 2025 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5478870	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2025 18:48:15	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0314-1
Date Rcvd: Jun 12, 2025

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 10

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com, cistewart@logs.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Leonard Zagurskie, Jr	on behalf of Debtor 1 Brian Michael Chatfield lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Brian Michael Chatfield

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9258

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-01061-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Michael Chatfield

6/12/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.